

UNITED STATES BANKRUPTCY COURT

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DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-2(c)



Order Filed on March 2, 2021
by Clerk
U.S. Bankruptcy Court
District of New Jersey

In Re:

Alvaro O. Britto and Lillian M. Britto

Case No.:

20-16511

Adv. No.:

Hearing Date:

Judge: Michael B. Kaplan

CONSENT ORDER REGARDING PROOF OF CLAIM OF WELLS FARGO BANK, N.A.

The relief set forth on the following page is hereby **ORDERED**.

.....
DATED: March 2, 2021

A handwritten signature in black ink, appearing to read "Michael B. Kaplan".

Honorable Michael B. Kaplan
United States Bankruptcy Judge

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

Steven F. Dunbar
Attorney at Law
104 South Main Street
Phillipsburg NJ 08865
dunbarlaw@enter.net
Attorney for Debtors

In Re:

Alvaro Britto and Lillian M. Britto

Case No.: 20-16511MBK

Chapter: 13

Hearing Date: _____

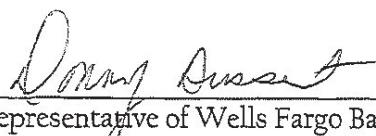
Judge: Michael B. Kaplan

CAPTION OF ORDER

The relief set forth on the following pages, numbered two (2) through 2 is
ORDERED.

In Re: Alvaro Britto
And Lillian M. Britto
Case No.: 20-16511
Page 2

1. Debtors filed for relief under Chapter 13 of the Federal Bankruptcy Code on or about May 13, 2020.
2. Creditor, Wells Fargo Bank, N.A. filed a Proof of Claim on May 19, 2020. That proof of claim is marked as Claim #4 in the claims register. The proof of claim indicates that the amount of the loan is \$15,479.08. Furthermore, the interest rate on the loan is 7.99%.
3. Debtors have proposed a modified Chapter 13 Bankruptcy Plan calling for Creditor, Wells Fargo Bank, N.A., to receive the \$15,479.08 stated in their claim and to repay that over the life of the Bankruptcy Plan, with 7.99% rate of interest for a total interest payment of \$3,489.61.
4. Wells Fargo Bank, N. A. accepts the proposed payment plan and will receive the proposed payments from the Trustee in satisfaction of their claim.



Representative of Wells Fargo Bank, N.A.

Dated: 2-17-2021



Steven F. Dunbar, Esq.
Attorney for Debtors

Dated: 2/4/21

In re:
Alvaro O. Britto
Lillian M. Britto
Debtors

Case No. 20-16511-MBK
Chapter 13

District/off: 0312-3
Date Rcvd: Mar 03, 2021

User: admin
Form ID: pdf903

Page 1 of 2
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 05, 2021:

Recip ID **Recipient Name and Address**
db/jdb + Alvaro O. Britto, Lillian M. Britto, 44 Roseberry Street, Phillipsburg, NJ 08865-1628

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 05, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 3, 2021 at the address(es) listed below:

Name	Email Address
Albert Russo	docs@russotrustee.com
Aleisha Candace Jennings	on behalf of Creditor U.S. Bank National Association ajennings@raslg.com
Denise E. Carlon	on behalf of Creditor VAK M100 Fund LLC dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com
Harold N. Kaplan	on behalf of Creditor U.S. Bank National Association hkaplan@rasnj.com informationathnk@aol.com
Steve F. Dunbar	on behalf of Joint Debtor Lillian M. Britto dunbarlaw@enter.net r40333@notify.bestcase.com
Steve F. Dunbar	

District/off: 0312-3

User: admin

Page 2 of 2

Date Rcvd: Mar 03, 2021

Form ID: pdf903

Total Noticed: 1

on behalf of Debtor Alvaro O. Britto dunbarlaw@enter.net r40333@notify.bestcase.com

U.S. Trustee

USTPRegion03.NE.EDCF@usdoj.gov

TOTAL: 7